

Abstract

A system and method for managing a financial institution account with a single transaction card capable of use as a debit card and as an automated banking card wherein debit transactions are stored by a managing computer system for a billing cycle without being automatically debited against the account until after all debit transactions for the billing cycle are reported to the holder of the account and a payment period has elapsed after the billing cycle.

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By: Linda McCornick

Name: Linda H McCormick